

## Meeting Notes 6/21/2006 OSS Workgroup

### Participating Jurisdictions:

Ecology	WA DOH
Jamestown S'Klallam Tribe	US EPA
PSAT	Kitsap Health
Skagit County	Public Health Seattle/King County
Clallam County	

1. Hardship Grants
  - a. Primary benefits
    - i. Direct outreach to financially stressed Puget Sound region homeowners with failing on-site septic
    - ii. Outreach to Puget Sound homeowners – heighten awareness in community
  - b. Decision to include/not include small commercial properties
    - i. Kitsap example: Seabeck
    - ii. Decision against offering grant dollars to grow a business
    - iii. Perhaps a loan is a better fit
2. Hardship Criteria – (Counties have information to determine criteria)
  - a. Need Proviso language for financially distressed homeowners
  - b. Sort out cash flow issue vs. property value
    - i. Population based – counties have the ability to observe low income pockets using zip code, census data
  - c. Establish a matrix which describes a % (ratio) - use income qualifier
    - i. cost of repair vs. median income qualifier (use standard definition of poverty)
    - ii. Public Health/Environmental Impact VS. Income Qualifier
  - d. Consider Grant/loan combinations
  - e. Other criteria considerations
    - i. Homeowner cost share -Include self-help partnership component
    - ii. Grant disqualifier - Homeowner turned down FEMA buyout
    - iii. Homeowner's responsibilities
      1. Easement for inspections
      2. Long term maintenance
    - iv. Shellfish/commercial/public considerations
3. Distribution of Grant Money – Direct funding, through a competitive process, to highest priority applicants
  - a. Estimate number of hardship cases (Provide estimates to Ecology by June 30)
  - b. Discussed community split – Includes 12 counties + tribal communities – An even split between all communities would limit effectiveness of grant money
  - c. Discussed shoreline split
  - d. Most interested in a shoreline + watershed approach

- e. Application process – interested in a rate and rank application process – applicants’ criteria to include the following:
    - i. Demonstrate Puget Sound marine impact - marine recovery area
    - ii. Demonstrate residential hardship
    - iii. Demonstrate readiness to proceed
    - iv. Substantiate likelihood of success – match dollars from other programs
    - v. Demonstrate ability to achieve success - existing programs/projects
    - vi. Support of community partnerships
    - vii. Maps of targeted area
    - viii. Schedule for declined loans
  - f. Priority 1 – shoreline/watershed and public health impact
4. Direction of long-term options – Establish an integrated program to reach each economic level of homeowner
- a. Portfolio based programs
    - i. Low interest loans (OMWBE model)
    - ii. State guarantee loan to county (SRF)
    - iii. Grants
  - b. Inter-municipal Puget Sound program
    - i. Outside managing entity
    - ii. Statewide jurisdiction administration -Ecology as managing entity
  - c. SRF - default insurance
5. Follow –up
- a. Local communities –estimate hardship cases
  - b. Ecology - Draft grant application out July 12 for comment
  - c. Ecology - Web page for funding information – Work in progress
  - d. Next meeting end of July
    - i. Skagit County –